

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
Group Art Unit 3694

In re Patent Application of
Whitney Hilton Stewart et al.

Electronically filed by Sally Sorensen
on April 23, 2009

Serial No. 10/082,677

Confirmation No. 6623

Filed: February 25, 2002

Examiner: Hai Tran

"ELECTRONIC PAYMENT AND AUTHENTICATION
SYSTEM WITH DEBIT AND IDENTIFICATION
DATA VERIFICATION AND ELECTRONIC CHECK
CAPABILITIES"

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE

Sir:

This communication responds to the non-final Office action mailed December 23, 2008, and is filed with a request for a one-month extension of time, extending the date for response from March 23, 2009, to April 23, 2009. The fee required under 37 CFR 1.17(a)(1) will be paid at the time of filing. Please charge any additional fees or credit any overpayment to Deposit Account 13-3080. Applicant respectfully requests reconsideration on the merits and allowance of the claims.

Please amend the application as follows:

Listing of the Claims begins on page 2 of this paper.

Remarks begin on page 7 of this paper.